

10 PAYMENT LIFE INSURANCE

Service
INSURANCE COMPANY
of Alabama

BIRMINGHAM, ALA.

PREMIUMS PAYABLE FOR
10 YEARS(AMOUNT OF INSURANCE GRADED
FOR AGES UNDER 31)

READ YOUR POLICY

SCHEDULE

NAME OF INSURED	BENEFICIARY	TYPE POLICY	
		CX	CX
CX-8-51 MOORE ELLEN G	MOORE PAULINE		
CX 929921	11 15 54	5	55
POLICY NUMBER	MO. DAY YR.	AGE*	(CENTS) WEEKLY PREMIUM
	DATE OF ISSUE		AMOUNT OF INSURANCE
			DIST. DEBIT

*INSUREE'S AGE NEXT BIRTHDAY

REGISTER OF CHANGE OF BENEFICIARY

NOTE—NO CHANGE, DESIGNATION OR DECLARATION, SHALL TAKE EFFECT UNTIL ENDORSED ON THIS POLICY BY
THE COMPANY AT ITS HOME OFFICE.

DATE ENDORSED	BENEFICIARY	ENDORSED BY

Burial Service Company of Alabama having discharged each and every obligation and liability set forth and stipulated herein, the undersigned beneficiary under this policy hereby surrenders the said policy and certifies that there is held against the said company no further claims hereunder.

WITNESS

BENEFICIARY

Dated at _____ this _____ day of _____, 19____

Service INSURANCE COMPANY of Alabama

BIRMINGHAM, ALA.

Will pay to the beneficiary in accordance with the provisions of this Policy the amount of insurance granted hereunder upon receipt of due proof of the death of the Insured whose name appears in the schedule on the fourth page hereof.

CONSIDERATION—The Insurance is granted hereunder in consideration of the payment in advance of the weekly premium stated in the schedule on Page 4 hereof on or before each Monday beginning with the date of issue of this Policy and continuing until premiums shall have been paid for 10 years or until prior death of the Insured.

AMOUNT OF INSURANCE—The amount of insurance hereunder is the amount set out in the schedule herein, unless at date of death the Insured is under three years of age, in which event, the amount payable for each \$100 set out in the said schedule shall be as follows:

- (a) Under three months of age at death, twelve dollars;
- (b) Three months or over but under one year of age at death, eighteen dollars;
- (c) One year or over but under two years of age at death, twenty-four dollars;
- (d) Two years or over but under three years of age at death, sixty-five dollars;
- (e) Three years of age or over at death, full benefit.

(1) **PAYMENT OF PREMIUM**—All premiums are payable at the Home Office of the Company weekly in advance, but may be paid to an authorized representative of the Company, provided that such payment must be entered at the time in the premium receipt book belonging with this Policy. The failure of the collector to call for the premium on the Policy will not be an excuse for non-payment as the Insured will then be required to pay the premium at a Branch Office of the Company or remit the same to the Home Office.

(2) **PREMIUMS PAYABLE OTHER THAN WEEKLY**—The premium stated in the schedule of this Policy is a weekly premium. However, if premiums are paid Annually (52 weeks) in advance at one time, such Annual Premium shall be calculated by multiplying the stated weekly premium by 46.8. If premiums are paid Semi-Annually (26 weeks) in advance at one time, the Semi-Annual Premiums shall be calculated by multiplying the weekly premium stated by 24.7.

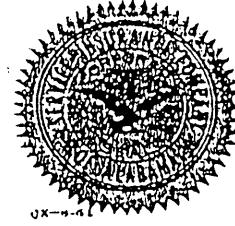
(3) **GRACE PERIOD**—A grace period of four weeks shall be granted for the payment of every premium after the first, during which time this Policy will remain in force subject to the terms hereof, but after the expiration of the said period of grace the Company's liability under this Policy shall cease except as to the Non-Forfeiture privileges herein contained.

(4) **REINSTATEMENT**—In the event this Policy should lapse it may be reinstated at any time within three years after due date of the first premium in such default, upon the furnishing to the Company of evidence of insurability satisfactory to the Company and the payment of all premiums in default unless the Extended Insurance has expired or the Cash Surrender Value has been paid.

(5) **EFFECTIVE DATE**—This Policy shall take effect on its date of issue, provided the Insured is then alive and in sound health, but not otherwise.

CONDITIONS AND PROVISIONS—This Policy is issued and accepted subject to all of the terms, conditions, provisions, schedules, registers and endorsements printed or written by the Company on this or the succeeding pages hereof, which are a part of this Policy as fully as if recited over the signatures hereto affixed.

In Witness Whereof, The Company has caused this Policy to be executed by its President and Secretary at its Home Office in Birmingham, Alabama, as of the date of issue appearing herein.



A.C. Brown

SECRETARY

W.B. Sowell

PRESIDENT

10 PAYMENT LIFE INSURANCE—PREMIUMS PAYABLE 10 YEARS

TABLE OF NON-FORFEITURE BENEFITS
FOR A POLICY FOR WHICH THE AMOUNT OF INSURANCE IS \$100

Age at Issue	2 YEARS		4 YEARS		5 YEARS			6 YEARS			7 YEARS			8 YEARS			9 YEARS			10 YEARS		
	Ext. Ins.	Paid Up	Ext. Ins.	Paid Up	Ext. Ins.	Paid Up	Cash Value	Ext. Ins.	Paid Up	Cash Value	Ext. Ins.	Paid Up	Cash Value	Ext. Ins.	Paid Up	Cash Value	Ext. Ins.	Paid Up	Cash Value	Ext. Ins.	Paid Up	Cash Value
	Mo. A	Mo. B	Mo. A	Mo. B	Mo. A	Mo. B	Mo. C	Mo. A	Mo. B	Mo. C	Mo. A	Mo. B	Mo. C	Mo. A	Mo. B	Mo. C	Mo. A	Mo. B	Mo. C	Mo. A	Mo. B	Mo. C
1	22	120	119	188	350	144	342	111	307	114	278	117	448	177	321	273	186	123	Pd. Up	118	128	
2	25	128	118	147	212	121	211	111	208	114	186	118	448	178	322	188	125	Pd. Up	100	29		
3	27	127	129	162	211	122	212	112	208	115	186	120	448	178	322	188	125	Pd. Up	100	26		
4	28	128	20	181	222	122	222	112	208	115	186	120	448	178	322	188	125	Pd. Up	100	21		
5	28	127	20	178	222	122	222	112	208	115	186	120	354	97	20	422	74	123	Pd. Up	100	21	
6	48	126	21	177	22	281	48	13	282	46	17	314	86	20	417	70	24	Pd. Up	100	28		
7	48	126	22	172	22	282	48	13	287	47	17	314	85	21	416	70	24	Pd. Up	100	28		
8	48	120	22	164	21	282	48	14	281	46	18	314	84	21	403	70	24	Pd. Up	100	28		
9	48	122	22	163	21	284	48	14	282	47	18	314	84	22	394	70	24	Pd. Up	100	28		
10	42	118	23	157	34	212	48	14	271	47	18	318	84	22	388	70	24	Pd. Up	100	24		
11	58	164	23	182	34	287	48	16	266	47	18	321	85	24	382	70	27	Pd. Up	100	24		
12	54	164	24	282	48	260	48	16	317	47	23	376	75	24	349	70	24	Pd. Up	100	12		
13	54	164	24	143	21	284	48	16	264	48	19	312	87	23	343	70	24	Pd. Up	100	12		
14	51	162	22	140	21	281	48	16	261	48	19	304	87	24	343	70	24	Pd. Up	100	12		
15	43	162	22	137	22	191	16	18	248	48	20	301	87	24	367	70	29	Pd. Up	100	12		
16	41	66	22	154	22	188	44	14	242	20	284	46	24	364	70	29	Pd. Up	100	18			
17	35	164	22	123	22	188	44	14	258	20	291	49	24	364	70	29	Pd. Up	100	18			
18	36	164	22	121	22	182	44	14	258	21	284	48	25	324	70	31	Pd. Up	100	18			
19	37	82	22	130	22	190	44	17	228	44	21	284	48	24	327	70	31	Pd. Up	100	18		
21	46	82	22	138	22	179	44	17	228	48	22	271	48	27	321	70	31	Pd. Up	100	12		
22	39	82	22	129	22	178	44	17	221	22	264	46	27	321	70	32	Pd. Up	100	12			
23	39	82	22	128	22	171	44	17	211	23	262	46	28	305	70	31	Pd. Up	100	12			
24	39	82	22	127	22	171	44	17	211	23	264	47	28	305	70	31	Pd. Up	100	12			
25	38	82	22	128	22	140	44	17	208	24	281	47	29	304	70	34	Pd. Up	100	12			
26	40	82	22	124	21	144	44	19	204	24	244	47	29	320	70	34	Pd. Up	100	47			
27	22	82	22	122	21	142	44	19	201	25	240	37	30	284	70	38	Pd. Up	100	47			
28	40	81	23	128	24	158	49	24	196	25	248	24	21	276	70	34	Pd. Up	100	46			
29	40	81	23	114	24	154	49	24	182	25	248	24	21	276	70	34	Pd. Up	100	46			
30	40	79	23	118	24	181	49	21	187	24	248	24	22	276	70	34	Pd. Up	100	46			
31	40	77	23	113	14	148	48	21	182	26	274	27	314	47	32	248	70	34	Pd. Up	100	53	
32	40	78	23	110	14	144	49	21	177	26	274	27	312	47	32	252	70	34	Pd. Up	100	51	
33	38	74	23	107	14	140	46	22	173	26	274	27	302	47	32	244	70	34	Pd. Up	100	52	
34	39	74	23	104	14	128	46	22	168	26	274	27	302	47	32	266	70	34	Pd. Up	100	51	
35	39	70	23	101	14	122	46	23	143	26	274	27	302	47	32	282	70	34	Pd. Up	100	51	
36	37	74	23	98	14	118	44	24	144	26	274	27	302	47	32	274	70	34	Pd. Up	100	51	
37	37	73	23	96	14	124	45	24	128	26	274	27	301	47	32	224	70	34	Pd. Up	100	51	
38	36	74	23	92	14	124	45	24	128	26	274	27	301	47	32	224	70	34	Pd. Up	100	51	
39	36	74	23	91	14	124	45	24	128	26	274	27	301	47	32	224	70	34	Pd. Up	100	51	
40	37	73	23	89	14	124	45	24	128	26	274	27	301	47	32	224	70	34	Pd. Up	100	51	
41	31	97	23	43	14	104	44	28	126	48	31	183	44	34	248	70	34	Pd. Up	100	41		
42	30	97	23	40	14	101	44	28	121	48	32	187	44	38	248	70	37	Pd. Up	100	41		
43	29	97	23	37	12	101	44	28	124	48	32	182	44	38	248	70	37	Pd. Up	100	41		
44	28	97	23	34	12	98	44	28	122	48	33	187	44	38	248	70	37	Pd. Up	100	41		
45	27	97	23	32	12	94	44	28	117	48	33	182	44	38	248	70	37	Pd. Up	100	41		
46	27	48	23	40	12	91	44	28	115	48	33	182	44	41	163	77	46	Pd. Up	100	41		
47	26	48	23	37	12	88	43	27	100	48	34	181	44	41	167	77	46	Pd. Up	100	41		
48	24	48	23	34	12	87	43	27	108	48	34	181	44	41	161	77	46	Pd. Up	100	41		
49	24	48	23	32	12	81	43	27	100	48	34	181	44	41	161	77	46	Pd. Up	100	41		
50	23	41	23	32	12	74	43	28	88	44	34	116	44	41	172	77	46	Pd. Up	100	41		
51	22	39	23	32	12	74	43	28	92	44	34	111	44	42	154	74	44	Pd. Up	100	41		
52	21	39	23	32	12	71	43	28	94	44	34	104	44	42	154	74	44	Pd. Up	100	41		
53	20	39	23	32	12	68	43	28	94	44	34	104	44	42	154	74	44	Pd. Up	100	41		
54	19	39	23	32	12	64	43	28	90	44	34	97	44	42	154	74	44	Pd. Up	100	41		
55	19	39	23	32	12	61	43	28	79	44	34	97	44	42	154	74	44	Pd. Up	100	41		
56	18	31	23	22	48	32	44	29	72	44	34	86	44	42	154	74	44	Pd. Up	100	41		
57	17	30	23	22	48	32	44	29	68	44	34	86	44	42	154	74	44	Pd. Up	100	41		
58	16	29	23	21	48	31	41	30	68	44	34	86	44	42	154	74	44	Pd. Up	100	41		
59	14	29	23	21	48	31	41	30	68	44	34	86	44	42	154	74	44	Pd. Up	100	41		
60	14	29	23	21	48	31	41	30	68	44	34	86	44	42	154	74	44	Pd. Up	100	41		

*To obtain the amount of Paid-Up Insurance or the Cash Surrender Value for a policy of which the ultimate amount of Insurance is greater or less than \$100, the value should be increased or decreased proportionately, e.g., if the ultimate amount of Insurance is \$200 the value should be doubled. The periods of Extended Insurance should be the same whenever the amount of Insurance.

[†]Premiums must have been paid on this Policy for the number of years indicated in the Rate Table.

(6) MISSTATEMENT OF AGE—In the event the age at issue is incorrectly stated herein, the amount of insurance hereof shall be such as the premiums paid would have purchased at the correct age, and all other benefits shall be based on such correct age and such amount of insurance.

(7) INCONTESTABILITY—After this Policy has been continued in force during the lifetime of the insured for a period of one year from its date of issue it shall thereafter be contestable except for non-payment of premiums.

(8) BENEFICIARY—By written notice to the Company the insured may from time to time name a new beneficiary, subject to evidence of insurable interest satisfactory to the Company, but no such change shall be effective until endorsed on this Policy by the Company.

If the beneficiary dies before the insured the estate of the insured shall then automatically become the beneficiary hereof. If the insured's estate is the beneficiary, the Company will make payment to the insured's executor or administrator, provided, however, that the Company may make payments to any relative by blood or marriage, or to any person appearing to the Company to be equitably entitled to such payment because of having incurred expense for the maintenance, medical attention or burial of the insured. If the beneficiary is a minor, or is otherwise not legally qualified to give a valid release at the time of payment hereof the Company may make payment to any person who furnishes evidence satisfactory to the Company that such person is responsible for, or is actually contributing to the support of the beneficiary.

(9) POLICY CONTROL—If the insured hereunder is a minor, during the minority of such insured, the right to change the beneficiary and exercise all the rights of ownership under this Policy shall be vested in the beneficiary named herein from time to time; or if such beneficiary dies before the insured, then such rights shall be vested in the surviving parent of the insured, or in the legal guardian of the insured, or in any adult having the custody and control of said minor. After the insured becomes of age, the entire ownership and control of this Policy shall be vested in the insured.

(10) ASSIGNMENT—Neither this Policy, nor any benefit hereunder can be assigned.

(11) LOSS OF EYESIGHT OR LIMBS—After the third anniversary of the insured's birth and during the lifetime of the insured, if the Company shall receive due proof that during the continuance of this Policy, otherwise than as Extended Insurance or reduced Paid-Up Insurance provided in the Non-Forfeiture Benefits, the insured has suffered any of the losses set forth below solely as a result of disease contracted or injuries sustained after the date hereof and that thirty days have elapsed since such loss, total and permanent disability shall then be deemed to exist, and upon surrender of this Policy and its premium receipt book, the Company will make immediate payment as set forth below, provided, however, that such loss was not sustained from service in the Military or Naval forces of any country at war.

A sum equal to the amount insured hereunder shall be payable in the event of
 (i) loss by severance of both hands at or above the wrists;
 (ii) loss by severance of both feet at or above the ankles;
 (iii) loss by severance of one hand at or above the wrist and one foot at or above the ankle;
 (iv) complete and irrecoverable loss of sight of both eyes prior to the seventieth anniversary of the insured's birth.

In addition to the payments set out herein for such loss the Company will endorse this Policy with a waiver of all further premiums, paying at death the amount insured hereunder.

(12) OPTION TO SURRENDER WITHIN TWO WEEKS—If the terms of this Policy are not accepted and agreed to it may be surrendered for cancellation at the District Office of the Company through which it was delivered within two weeks from the date hereof and all premiums paid will be refunded.

(13) PRIVILEGE OF EXCHANGE—Upon written application and evidence of insurability satisfactory to the Company this Policy may be surrendered to the Company in exchange for another policy on any plan then issued by the Company requiring premium payments less frequent than weekly, provided, the new policy is for at least the minimum amount issued by the Company on the plan applied for. In executing such change the full reserve on this Policy shall be applied to reduce premium payments on the new policy in accordance with the terms and conditions then agreed upon with the Company.

(14) NON-FORFEITURE BENEFITS—Extended Insurance—In the event this Policy lapses after premiums have been paid for the respective periods shown in the Table of Non-Forfeiture Values herein the amount of insurance granted under this Policy shall be automatically continued in force as Extended Insurance for the number of months specified in the column marked "A" in the said Non-Forfeiture Table. The term of Extended Insurance shall commence on the due date of the first premium in default.

(A) PAID-UP LIFE INSURANCE—After this Policy has been in force with premiums paid for the number of years shown in the table below, the insured may, by making written application upon blanks furnished by the Company within thirteen weeks of the due date of the first premium in default, have this Policy endorsed for a reduced amount of Paid-Up Life Insurance payable at the death of the insured. Such amount shall be in accordance with the amount stated in Column "B" in the table of Non-Forfeiture Values, provided, however, that such amount of Paid-Up Life Insurance shall be in lieu of Extended Insurance.

(B) CASH SURRENDER VALUE—After this Policy has been in force with premiums paid for five full years upon written request to the Company and the surrender of this Policy and all premium receipt books or other evidence of premium payments the Company will pay the Cash Surrender Value set out in Column "C" in the Table of Non-Forfeiture Values less any indebtedness due the Company hereon. Such written request must be made within thirteen weeks of the due date of the first premium in default.

The basis of reserves for this Policy is the 1941 Standard Industrial Mortality Table (Illinois Standard) with interest at 3 1/4% per year.

For the years subsequent to the 20th the values are to be the equivalent of the full reserves according to the foregoing standard. Proportionate increase will be made in the non-forfeiture values shown in the table for each additional completed quarter year of premium payments.

(15) ALTERATION AND WAIVERS—This Policy contains the entire agreement between the Company and the insured. Its terms cannot be changed or its conditions varied, except by a written agreement, signed by the President or Secretary of the Company. No other person shall have the power to make or alter contracts, waive forfeiture, or receive premiums on policies in arrears more than four weeks, or to receipt for the same, and all such arrears given to an agent or employee shall be at the risk of those who pay them and shall not be credited upon the Policy, whether received or not, except as set forth in the "Reinstatement" provision herein.

The maximum amount of cash insurance to any policyholder of this Company is limited to Five Hundred Dollars (\$500.00) for natural death. The total liability of this Company for all policies of cash insurance in force by it on the life of the person insured by this Policy for natural death shall be the lesser of Five Hundred Dollars (\$500.00) or the amount of cash insurance under all such policies.